

IN THE CLAIMS

Please amend the following claims:

Sub B1
1. (Amended) A smart card capable of performing more than one function, said smart card having the dimensions of a conventional plastic credit card and comprising:
a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;
a microprocessor, said microprocessor being in electrical communication with a second memory; and
an automated location tracking means for determining a location of the smart card.

2. (Amended) The smart card of claim 1, wherein the first memory comprises a magnetic strip.

3. (Amended) The smart card of claim 1, wherein the second memory comprises EPROM or EEPROM.

4. (Amended) The smart card of claim 1, wherein the second memory comprises RAM and ROM.

Sub B2
18. (Amended) A smart card having the dimensions of a conventional plastic credit card and having a proximal end and a distal end, said smart card comprising:
a first magnetic strip comprising a first set of data and a second set of data;
a second magnetic strip comprising a third set of data and a fourth set of data;

an integrated circuit embedded in said smart card, said integrated circuit comprising a microprocessor in electrical communication with a memory; and
a tracking device capable of transmitting a signal unique to the smart card.

19. (Amended) The smart card of claim 18, wherein the first set of data and the second set of data can only be read by a credit card reader when the smart card is inserted into the credit card reader from one of said proximal and said distal ends.

20. (Amended) The smart card of claim 19, wherein the third set of data and the fourth set of data can only be read by a credit card reader when the smart card is inserted into the credit card reader from the other of said proximal and said distal ends.

35. (Amended) A method of gaining access through an access device upon payment of a value, the method comprising the steps of:

providing a smart card having the dimensions of a conventional plastic credit card, said smart card comprising:

a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory; and

an automated location tracking means for determining a location of the smart card;
inserting the smart card into the access device, wherein the access device is shaped to receive a smart card having the dimensions of a conventional plastic credit card;

reading at least one of said four sets of data;
performing a first authentication process on said at least one set of data; and
permitting access if said step of performing a first authentication process meets a required condition.

36. (Amended) The method of claim 35, wherein the location tracking means transmits an identifiable signal, said signal being detectable by a global positioning satellite system.

37. (Amended) A system for locating the position of a smart card, said system comprising:

a smart card having the dimensions of a conventional plastic credit card, said smart card comprising a microprocessor, a memory, and an automated location tracking means, wherein the microprocessor, memory and automated location tracking means are in electrical communication with each other;

a global positioning system satellite in duplex communication with the location tracking means; and

a central processing center in duplex communication with the global positioning system satellite, said central processing center capable of receiving coordinate data transmitted from the global positioning system satellite and determining the location of the smart card.

40. (Amended) A system of converting a known value of a first currency to a known value of a second currency, said system comprising:

a smart card having the dimensions of a conventional plastic credit card, said smart card comprising a microprocessor, a memory, an automated location tracking means, a program capable

of converting a predetermined cash value from a first currency value to a second currency value based on the location of the smart card as determined by the automated location tracking means, wherein the memory, the automated location tracking means, and the program are in electrical communication with each other;

a central processing center comprising a computer having real time data comprising the value of said first currency in relation to said second currency; and

communication means between said smart card and said central processing center.

41. (Amended) The system of claim 40, wherein the communication means comprises a telephone line.

42. (Amended) The system of claim 40, wherein the communication means comprises a satellite link between the central processing center and the smart card.

43. (Amended) The system of claim 40, wherein the communication means comprises a wireless communication systems linking said central processing center to said smart card.

Please add the following new claims:

44. The system of claim 37, wherein the smart card further comprises a program capable of processing coordinate data and generating a travel log based on said data, said program being in electrical communication with the microprocessor, memory, and location tracking means.

45. The system of claim 44, wherein the program is capable of enabling the microprocessor to generate a map based on the coordinate data received from the satellite.

Penix 46. The system of claim 45, further comprising a computer peripheral reader in communication with a computer, the computer peripheral reader capable of reading the coordinate data stored in the memory and transmitting that data to the computer.
